

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION		VOLUNTARY PETITION
IN RE <i>Kent, Thomas</i>	NAME OF JOINT DEBTOR <i>Kent, Rose A.</i>	
ALL OTHER NAMES used by the debtor in the last 6 years <i>NONE</i>	ALL OTHER NAMES used by the joint debtor in the last 6 years <i>NONE</i>	
SOC. SEC.#/TAX I.D.# <i>311-62-9171</i>	<div style="text-align: center; font-weight: bold; font-size: 1.2em;">Chapter 13W/Plan</div> SOC. SEC.#/TAX I.D.# <i>333-50-6624</i>	
STREET ADDRESS OF DEBTOR <i>2048 E. 171st Court</i> <i>South Holland, Illinois 60473</i> <div style="text-align: right; margin-top: 5px;"><i>Ph:</i></div>	STREET ADDRESS OF JOINT DEBTOR <i>2048 E. 171st Street</i> <i>South Holland, Illinois 60473</i>	
COUNTY OF RESIDENCE OR BUSINESS <i>Cook County</i>	COUNTY OF RESIDENCE OR BUSINESS <i>Cook County</i>	
MAILING ADDRESS OF DEBTOR <i>SAME</i>	MAILING ADDRESS OF JOINT DEBTOR <i>SAME</i>	
BUSINESS DEBTOR'S PRINCIPAL ASSET LOCATION <i>NOT APPLICABLE</i>	VENUE <input checked="" type="checkbox"/> Debtor's domicile, residence, or business assets were in this District for the 180 days preceding this petition.	
INFORMATION REGARDING DEBTOR		
DEBTOR TYPE: <input checked="" type="checkbox"/> Joint (Husband & Wife) DEBT NATURE: <input checked="" type="checkbox"/> Non-Business/Consumer	CHAPTER/SECTION: <input checked="" type="checkbox"/> Chapter 13 SMALL BUSINESS: <input type="checkbox"/> Debtor is a small business - 11 USC 101 <input type="checkbox"/> Elects small business - 11 USC 1121(e) FILING FEE: <input checked="" type="checkbox"/> attached	
	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY <i>Neal Feld</i> <i>500 N. Michigan, Ste. 300</i> <i>Chicago, Illinois 60611</i> Telephone No. (312) 396-4130	
	ATTORNEY(S) REPRESENTING DEBTOR <i>Neal Feld</i>	
<div style="text-align: right;"> <div style="font-weight: bold; font-size: 1.1em;">U.S. Bankruptcy Court</div> <div style="font-weight: bold; font-size: 1.1em;">Northern District Of Illinois</div> </div>		
STATISTICAL ADMINISTRATIVE INFORMATION (28)		
<input checked="" type="checkbox"/> Funds will be available for unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 16-49 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> 500-999 ESTIMATED LIABILITIES (thousands): <input checked="" type="checkbox"/> 100-499 ESTIMATED NO. OF EMPLOYEES: <input checked="" type="checkbox"/> Not Applicable ESTIMATED EQUITY SECURITY HOLDERS: <input checked="" type="checkbox"/> Not Applicable	<div style="text-align: right;"> <div style="font-weight: bold; font-size: 1.1em;">Filed: 02/02/2004</div> <div style="font-weight: bold; font-size: 1.1em;">Time: 14:23:11</div> <div style="font-weight: bold; font-size: 1.1em;">Debtor: THOMAS KENT</div> <div style="font-weight: bold; font-size: 1.1em;">Case: 04-03787</div> <div style="font-weight: bold; font-size: 1.1em;">Chapter: 13 Rec. # : 3059574</div> <div style="font-weight: bold; font-size: 1.1em;">Judge: Jacqueline Cox</div> <div style="font-weight: bold; font-size: 1.1em;">341 mtg: 03/09/2004 @ 12:30PM</div> <div style="font-weight: bold; font-size: 1.1em;">ConfHrg: 03/22/2004 @ 10:30AM</div> <div style="font-weight: bold; font-size: 1.1em;">Trustee: TOM VAUGHN</div> </div>	



1:04BK03787-BK001

Debtors: Thomas Kent and Rose A. Kent

Case No.:

FILING OF PLAN		
For Chapter 9, 11, 12 and 13 cases only. <input checked="" type="checkbox"/> Debtor's proposed plan dated _____ is attached.		
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS		
Location Where Filed <i>NONE</i>	Case Number	Date Filed
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR		
Name of Debtor <i>NONE</i>	Case Number	Date
Relationship	District	Judge
REQUEST FOR RELIEF		
Debtor requests relief under the U.S. Code title 11 chapter specified in this petition.		
SIGNATURES		
Attorney		
X <u><i>Neal Feld</i></u> Date: <u><i>1/27/04</i></u> Attorney: <i>Neal Feld</i>		
JOINT DEBTORS We declare under penalty of perjury that the information provided in this petition is true and correct. X <u><i>Thomas Kent</i></u> Date: <u><i>1/27/04</i></u> Debtor: <i>Thomas Kent</i> X <u><i>Rose A. Kent</i></u> Date: <u><i>1/27/04</i></u> Joint Debtor: <i>Rose A. Kent</i>	CORPORATE OR PARTNERSHIP DEBTOR I declare under penalty of perjury that the information in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. X _____ Signature of Authorized Individual Name: _____ Title: _____ Date: _____ *If the Debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.	
TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 S322) We are aware that we may proceed under chapter 7, 11, or 12, or 13 of title 11, U.S. Code, understand the relief available under such chapter and choose to proceed under chapter 7 of such title. If we are represented by an attorney Exhibit "B" has been completed. X <u><i>Thomas Kent</i></u> Date: <u><i>1/27/04</i></u> Debtor: <i>Thomas Kent</i> X <u><i>Rose A. Kent</i></u> Date: <u><i>1/27/04</i></u> Joint Debtor: <i>Rose A. Kent</i>	CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 USC S110) I certify that I am a bankruptcy petition preparer as defined in 11 USC S110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name of Bankruptcy Petition Preparer: _____ All Others Who Assisted in Preparation: _____ X _____ Signature of Preparer Failure to comply may result in fines or imprisonment or both. 11 USC S110; 18 USC S156	
EXHIBIT "B" I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under such chapter. X <u><i>Neal Feld</i></u> Date: <u><i>1/27/04</i></u> Attorney: <i>Neal Feld</i>		

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Thomas Kent*
and
Rose A. Kent

Case No.
Chapter *13*

_____/ Debtors
Attorney for Debtor: Neal Feld

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

a) For legal services rendered, or to be rendered in contemplation of and in connection with this case	\$ 2,200.00
b) Prior to the filing of this Statement, Debtor(s) has paid.	800.00
c) Balance Due	1,400.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other*.
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None*.

Dated: *1/27/04*

Respectfully submitted,

Attorney for Debtor: *Neal Feld*

Neal Feld

500 N. Michigan, Ste. 300
Chicago, Illinois 60611

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

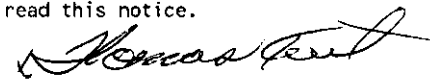
Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

1/27/04

Date


Rose A. Kent

Signature of Debtor

Case Number

Debtor Copy / Court Copy

(B 201 Rev 1/95)

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Thomas Kent*
and
Rose A. Kent

Case No.
Chapter *13*

Attorney for Debtor: Neal Feld / Debtors

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S			S C H E D U L E D		
			ASSETS	LIABILITIES	OTHER			
A - Real Property	Yes	1	\$ 280,000.00					
B - Personal Property	Yes	3	\$ 97,500.00					
C - Property Claimed As Exempt	Yes	2						
D - Creditor Holding Secured Claims	Yes	1		\$ 307,457.79				
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 13,801.59				
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 64,443.65				
G - Executory Contracts and Unexpired Leases	Yes	1						
H - Codebtors	Yes	1						
I - Current Income of Individual Debtor(s)	Yes	1			\$ 13,098.75			
J - Current Expenditures of Individual Debtor(s)	Yes	<u>1</u>			\$ 10,573.50			
Total Number of sheets								
in ALL Schedules > <u>15</u>								
Total Assets > \$			377,500.00					
Total Liabilities > \$				385,703.03				

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
<i>Resident/ 2048 E. 171st Ct.</i>		J	\$ 280,000	\$ 237,364
Total			\$ 280,000	

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. <i>Cash</i>		J	\$ 50
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. <i>Checking Account</i>		J	\$ 100
<i>Money Market Account</i>		J	\$ 6,000
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>Furniture and household goods</i>		J	\$ 750
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. <i>Clothing</i>		J	\$ 350
7. Furs and jewelry. <i>Jewelry</i>		J	\$ 50
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. <i>Whole Life Insurance - CSV</i>		J	\$ 2,500
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. <i>Qualified 401(k) Plan</i>		H	\$ 13,000

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. 2001 Ford Expedition		J	\$ 15,000
2001 Mercedes Benz S430		H	\$ 59,700

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

24. Boats, motors, and accessories.

☒ NONE

25. Aircraft and accessories.

☒ NONE

26. Office equipment, furnishings, and supplies.

☒ NONE

27. Machinery, fixtures, equipment, and supplies used in business.

☒ NONE

28. Inventory.

☒ NONE

29. Animals.

☒ NONE

30. Crops - growing or harvested.

☒ NONE

31. Farming equipment and implements.

☒ NONE

32. Farm supplies, chemicals, and feed.

☒ NONE

33. Other personal property of any kind not already listed.

☒ NONE

Total \$ 97,500

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☒ 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
<u>Resident/ 2048 E. 171st Ct.</u>	735 ILCS 5/12-901	\$ 15,000	\$ 280,000
<u>Cash on hand</u>			
<u>Cash</u>	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
<u>Deposits of money with banks, etc</u>			
<u>Checking Account</u>	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
<u>Money Market Account</u>	735 ILCS 5/12-1001(b)	\$ 1,050	\$ 6,000
<u>Household goods and furnishings</u>			
<u>Furniture and household goods</u>	735 ILCS 5/12-1001(b)	\$ 750	\$ 750
<u>Wearing apparel</u>			
<u>Clothing</u>	735 ILCS 5/12-1001(a)	\$ 350	\$ 350
<u>Furs and jewelry</u>			
<u>Jewelry</u>	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
<u>Interests in insurance policies</u>			
<u>Whole Life Insurance - CSV</u>	735 ILCS 5/12-1001(f)	\$ 2,500	\$ 2,500
<u>Interests in pension or profit sharing plans</u>			
<u>Qualified 401(k) Plan</u>	735 ILCS 5/12-1006	\$ 13,000	\$ 13,000
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
<u>2001 Ford Expedition</u>	735 ILCS 5/12-1001(c)	\$ 0	\$ 15,000
	735 ILCS 5/12-1001(b)	\$ 0	

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
2001 Mercedes Benz S430			\$ 59,700
	735 ILCS 5/12-1001(c)	\$ 1,200	
	735 ILCS 5/12-1001(b)	\$ 2,000	

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. Citicorp Mortgage PO Box 208012 Brooklyn, NY 112200	Residential Mortgage Resident/ 2048 E. 171st Ct. Value: \$ 280,000.00	\$ 235,000.00	\$ 0.00 *Joint Debt
2. Account No. Citicorp Mortgage PO Box 208012 Brooklyn, NY 112200	Mortgage arrearage Resident/ 2048 E. 171st Ct. Value: \$ 280,000.00	\$ 2,364.00	\$ 0.00 *Joint Debt
3. Account No. 00000027343183 Ford Credit PO Box 219825 Kansas City, MO 64121	Auto Loan 2001 Ford Expedition Value: \$ 15,000.00	\$ 19,500.00	\$ 4,500.00 *Joint Debt
4. Account No. Mercedes Benz Credit Cor PO Box 9001921 Louisville, KY 40290	Auto Loan 2001 Mercedes Benz S430 Value: \$ 59,700.00	\$ 50,593.79	\$ 0.00 *Husband's Debt

No continuation sheets attached

Subtotal: \$ 307,457.79
Total: \$ 307,457.79

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

PRIORITY TYPE: Taxes and Certain Other Debts Owed to Governmental Units

Creditor Name and Address	Claim Date and Consideration	Claim Amount	Amount with Priority and Notes*
1. Account No. Internal Revenue Service 230 S. Dearborn Stop 500 Chicago IL 60604	Federal income taxes	\$ 13,801.59	\$ 13,801.59 *Joint Debt

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

☐ **Alimony, Maintenance, or Suaintenance, or Support claims of a spouse, former support, to the extent provided in 11 U.S.C. §507(a)(7).**

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 4366-1410-2043-7366 Bank One PO Box 50882 Henderson , NV 89016	Credit card purchases	\$ 4,297.16 *Husband's Debt
2. Account No. 4366-1410-2276-3447 Bank One PO Box 50882 Henderson , NV 89016	Credit card purchases	\$ 10,596.66 *Wife's Debt
3. Account No. 4271-3824-0060-5925 CitiBank Card PO Box 6403 The Lakes, NV 88901	Credit card purchases	\$ 7,137.25 *Husband's Debt
4. Account No. 2705388334 Citicorp PO Box 209012 Brooklyn, NY 11220	Credit card purchases	\$ 2,328.76 *Husband's Debt
5. Account No. 5458-0005-8004-9399 Direct Merchants Bank PO Box 17036 Baltimore, MD 21297	Credit card purchases	\$ 7,627.29 *Wife's Debt
6. Account No. 5458-0001-0998-1684 Direct Merchants Bank PO Box 17036 Baltimore, MD 21297	Credit card purchases	\$ 1,003.17 *Husband's Debt
7. Account No. 5452-5401-0090-0999 FCNB PO Box 2638 Omaha, NE 68103	Credit card purchases	\$ 477.07 *Wife's Debt
8. Account No. 5490-9901-0001-3992 MENA PO Box 15021 Wilmington, DE 19850	Credit card purchases	\$ 13,474.05 *Husband's Debt

1 continuation sheet attached

Subtotal: \$ 46,941.41

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. 6004-3009-0936-1328 Menards PO Box 17602 Baltimore, MD 21297	Credit card purchases	\$ 1,440.22 *Husband's Debt
10. Account No. NP603231000531 People Magazine PO Box 8901 Westbury, NY 11590	Subscription	\$ 206.96 *Wife's Debt
Northshore Agency Inc PO Box 8901 Westbury, NY 11590	Representing: People Magazine	
11. Account No. 01-67287-017575 Sears Card PO Box 182149 Columbus, OH 43218	Credit card purchases	\$ 5,520.79 *Husband's Debt
12. Account No. 0167276496871 Sears Charge Plus PO Box 182149 Columbus, OH 43218	Credit card purchases	\$ 6,471.33 *Husband's Debt
13. Account No. 206-6019-0006-0314 Sears Home Improvement PO Box 17602 Baltimore, MD 21297	Credit card purchases	\$ 2,362.94 *Husband's Debt
14. Account No. Service Master PO Box 1255 South Holland, IL 60473	Collection Repairs	\$ 1,500.00 *Husband's Debt

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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☒ No executory contracts or unexpired leases.

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE H - CODEBTORS

Name and Address
of Codebtor

Name and Address
of Creditor

☒ Debtor has no codebtors.

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
Thomas J. Kent	14	Son
Kelly Kent	12	Daughter
Nicole Kent	2	Daughter

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	Unemployed	Realtor
Name of Employer:		Coldwell Banker
How Long Employed:		4 Years
Employer Address:		2 River Place Lansing, IL 60438

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 0.00	\$ 13,495.75
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 13,495.75</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 397.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 397.00</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 13,098.75</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 13,098.75</u>
TOTAL COMBINED MONTHLY INCOME	\$ 13,098.75	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,325.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ 375.00
Water and sewer	\$ 50.00
Telephone	\$ 60.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 100.00
Food	\$ 500.00
Clothing	\$ 250.00
Laundry and Dry cleaning	\$ 50.00
Medical and Dental expenses	\$ 100.00
Transportation (not including car payments)	\$ 280.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 75.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 62.50
Life	\$ 504.00
Health	\$ 824.00
Auto	\$ 0.00
Other Estimated Income Taxes	\$ 4,500.00
Taxes (not deducted from wages or included in home mortgages)	
Real Estate Taxes	\$ 333.00
Installment payments: (Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Babysitting	\$ 625.00
Tuition for private school	\$ 560.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>10,573.50</u>

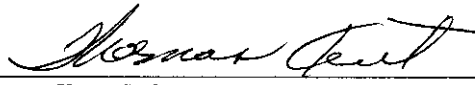
FOR CHAPTER 12 AND 13 DEBTORS ONLY

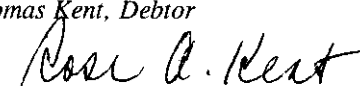
A. Total projected monthly income	\$ 13,098.75
B. Total projected monthly expenses	\$ <u>10,573.50</u>
C. Excess income (A minus B)	\$ <u>2,525.25</u>
D. Total amount to be paid into plan Weekly	\$ <u>582.75</u>

In re: Thomas Kent and Rose A. Kent / Debtors Case No.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/27/04 Signature 
Thomas Kent, Debtor

Date 1/27/04 Signature 
Rose A. Kent, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Thomas Kent*
and
Rose A. Kent

Case No.
Chapter 13

/ Debtors

Attorney for Debtor: Neal Feld

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Husband

Income, year to date: \$170,000
Last year: \$125,80
Year before: \$115,000
Source(s): *Employment - Gross*

Wife

Income, year to date: \$65,000
Last year: \$144,000
Year before: \$114,000
Source(s): *Employment - Gross*

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

[X] None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

☒ None

all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Neal Feld*
Address: *500 N. Michigan, Ste. 300*
Addr2: *Chicago, Illinois 60611*
Date of payment: *01-27-04*
Payor: *Thomas Kent*
Payment/Value: *\$ 800.00*

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year of the commencement of this case.

☒ None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None


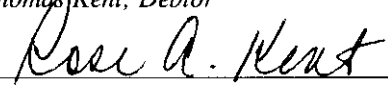
21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date	<u>1/27/04</u>	Signature	<u></u>
			<i>Thomas Kent, Debtor</i>
Date	<u>1/27/04</u>	Signature	<u></u>
			<i>Rose A. Kent, Joint Debtor</i>

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.